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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/091,653	
	Filing Date	March 5, 2002	
	First Named Inventor	Guy, Robert C. et al.	
	Group Art Unit	2161	
	Examiner Name	Unassigned	
Total Number of Pages in This Submission	1	Attorney Docket Number	20375-004900

ENCLOSURES (check all that apply)		
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Signature	
Date	September 6, 2002

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On September 6, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: Sara B. McPeak

Sara B. McPeak

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Robert C. Guy et al.

Application No.: 10/091,653

Filed: March 5, 2002

For: SYSTEM AND METHOD FOR
MANAGING ACCOUNTS

Examiner: Unassigned

Art Unit: 2161

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

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Sir:


The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Douglas M. Hamilton
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